

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-11724-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gloria Arcila  
119 Garfield Place  
Totowa, NJ 07512

Social Security No.:  
xxx-xx-5633

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on and a confirmation hearing on such Plan has been scheduled for .

The debtor filed a Modified Plan on 03/11/2019 and a confirmation hearing on the Modified Plan is scheduled for 04/24/2019 at 8:30 am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 11, 2019

JAN: dlr

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Gloria Arcila  
 Debtor

Case No. 19-11724-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 186

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Mar 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2019.

db +Gloria Arcila, 119 Garfield Place, Totowa, NJ 07512-2547  
 cr ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180,  
 Colorado Springs, CO 80962)  
 517993242 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
 517993247 +Crestwood Park Condominiums, 520 Newark Pompton Turnpike # 404,  
 Pompton Plains, NJ 07444-1764  
 517993249 +Dsnb Bloom, 9111 Duke Blvd, Mason, OH 45040-8999  
 517993250 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 517993244 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
 (address filed with court: Ccs/first Savings Bank, 500 East 60th St North,  
 Sioux Falls, SD 57104)  
 517993251 +Ford Motor Credit, Po Box Box 542000, Omaha, NE 68154-8000  
 517993253 +Mercury Card/fb&t/sys, Po Box 84064, Columbus, GA 31908-4064  
 517993254 +Mercury/fbt, Po Box 84064, Columbus, GA 31908-4064  
 517993256 +Ok Student Loan Authority, 525 Central Park Dr Ste, Oklahoma City, OK 73105-1723  
 517993257 +Ryan Gentile, 110 Jericho Turnpike, Suite 100, Floral Park, NY 11001-2019  
 517993258 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 517993259 +Specialized Loan Servicing, 8742 Lucent Blvd - Suite 300, Highlands Ranch, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 12 2019 00:25:26 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Mar 12 2019 00:25:23 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/PDF: gecsedirecoverycorp.com Mar 12 2019 00:35:20  
 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021  
 517993243 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 12 2019 00:34:29 Capital One,  
 15000 Capital One Dr, Richmond, VA 23238  
 517993245 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 12 2019 00:25:14 Comenitybank/wayfair,  
 Po Box 182789, Columbus, OH 43218-2789  
 517993246 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 12 2019 00:25:14 Comenitybk/westelm,  
 Po Box 182789, Columbus, OH 43218-2789  
 518009933 E-mail/Text: mrdiscen@discover.com Mar 12 2019 00:24:24 Discover Bank,  
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
 517993248 +E-mail/Text: mrdiscen@discover.com Mar 12 2019 00:24:24 Discover Fin Svcs Llc,  
 Po Box 15316, Wilmington, DE 19850-5316  
 517993252 +E-mail/Text: bk@lendingclub.com Mar 12 2019 00:25:54 Lending Club Corp, 71 Stevenson,  
 San Francisco, CA 94105-2985  
 518074227 E-mail/Text: bkr@cardworks.com Mar 12 2019 00:24:14 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 517993255 +E-mail/Text: bkr@cardworks.com Mar 12 2019 00:24:14 Merrick Bank Corp, Po Box 9201,  
 Old Bethpage, NY 11804-9001  
 517993260 +E-mail/PDF: gecsedirecoverycorp.com Mar 12 2019 00:35:19 Synch/pc Richard, Po Box 965036,  
 Orlando, FL 32896-5036  
 517996647 +E-mail/PDF: gecsedirecoverycorp.com Mar 12 2019 00:34:26 Synchrony Bank,  
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin  
Form ID: 186

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Total Noticed: 27

Date Rcvd: Mar 11, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2018-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company LLC ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Kevin Gordon McDonald on behalf of Creditor Federal Home Loan Mortgage Corporation, as Trustee for the benefit of the Seasoned Credit Risk Transfer Trust, Series 2018-2 kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Ryan L. Gentile on behalf of Debtor Gloria Arcila rlg@lawgmf.com, rlgentile82@gmail.com;gmf@lawgmf.com;sp@lawgmf.com;firm@lawgmf.com;jemhardt@lawgmf.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6